

Certificate Number: 02998-NJ-DE-029129366

Bankruptcy Case Number: 17-10669



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 22, 2017, at 5:51 o'clock AM EDT, Miguel E Cunha completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 22, 2017 By: /s/Maria Gomez

Name: Maria Gomez

Title: Counselor